

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF OHIO

IN RE: Brandi Monique Daniels Debtor	} { } } } } } } }	CHAPTER 13 PROCEEDING Case #: 17-52679 Judge Alan M. Koschik <u>MOTION TO MODIFY</u> <u>CONFIRMED CHAPTER</u> <u>13 PLAN</u>
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Now comes the Debtor, by and through her attorney, Ryan J. Gerace, and respectfully moves this Court to grant this Motion to Modify Confirmed Chapter 13 Plan.

The Debtor in this case filed her Chapter 13 Bankruptcy on November 7th, 2017. The Debtor filed her Chapter 13 Plan on December 7th, 2017. The Debtor filed Amended Plans on April 18th, 2018; June 6th, 2018; and June 22nd, 2018. The Debtor's Third Amended Chapter 13 Plan was confirmed on or about July 25th, 2018. The Debtor's Plan was confirmed at a payment of \$ 504.00 per month, with a one hundred percent (100%) dividend to the unsecured creditors. The Debtor's commitment period in this case is thirty-six (36) months. The bar date in this case has passed for all creditors. The Chapter 13 Trustee's Office filed a Motion to Modify Chapter 13 Plan on June 13th, 2019 that increased the Debtor's Chapter 13 Plan to \$ 665.00 per month.

Currently, the Debtor cannot afford her Chapter 13 Plan payments and her necessary living expenses. The Debtor is modifying her Chapter 13 Plan in the following ways. The Debtor is modifying her Chapter 13 Plan payments from \$665.00 per month to \$375.00 per month, effective with the June 2020 Chapter 13 Plan payment. The unsecured dividend of one hundred percent (100%) will remain the same under this modification. All other aspects of the Debtor's Confirmed Chapter 13 Plan remain the same.

The Debtor prays this Motion is granted.

Respectfully Submitted,

/s/ Ryan J. Gerace, Esq.
Ryan J. Gerace (0075913)
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Akron, Ohio 44320
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BandGakroncourtnotices@gmail.com

CERTIFICATE OF SERVICE

I hereby certify that on this 25th day of June, 2020, a true and correct copy of this
MOTION TO MODIFY CHAPTER 13 PLAN was served:

Via the Court's Electronic Case Filing System on these entities and individuals who are
listed on the Court's Electronic Mail Notice List:

David T. Brady, for Woods Cove, at DBrady@Sandhu-Law.com
Keith L. Rucinski, for the Office of Chapter 13 Trustee, at efilings@ch13akron.com
Office of the United States Trustee
Richard P. Schroeter Jr., for Ohio Dept. of Taxation, at Rschoeter@amer-collect.com
Regina M. VanVorous, for Summit County, at rvanvorous@summitoh.net

And by regular US Mail, Postage Paid, on this 25th day of June, 2020 to the following:

Debtor(s):

Brandi Monique Daniels
322 Trigonía Drive
Akron, Ohio 44302
*(*Served via Regular US Mail*)*

Creditors:

*(*Served via Regular US Mail*)*
Atlas Acquisitions LLC
294 Union St.
Hackensack, NJ 07601

EAGLE LOAN CO
1889 WEST MARKET ST
AKRON OHIO 44313

GLHEC on behalf of
Great Lakes Higher Ed Guar Corp
PO Box 8961
Madison WI 53708-8961

Kristen M. Scalise
Fiscal Officer
Summit County Fiscal Office
175 S. Main Street
Akron, Ohio 44308

LVNV Funding, LLC its successors and assigns as
assignee of MHC Receivables, LLC
Resurgent Capital Services
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Greenville, SC 29603-0587

MERRICK BANK
Resurgent Capital Services
PO Box 10368
Greenville, SC 29603-0368

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Santander Consumer USA
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/s/ Ryan J. Gerace, Esq._____

Ryan J. Gerace (0075913)